



United States House of Representatives

Benefits and Changes Effective in 2014:

- Every American will have health insurance—this can be the insurance you have now through your employer, private insurance you buy on the new “Exchange,” Medicare, or Medi-Cal. If you choose not to purchase insurance, you will pay a penalty.
- Each state will operate an insurance Exchange, a virtual marketplace where individuals and small businesses will be able to buy comprehensive health plans at a variety of price points—imagine Travelocity or Amazon for consumers, a one-stop shop for health coverage. California is developing its insurance Exchange and will be ready to offer a comprehensive list of plans before 2014.
- Members of Congress will also purchase their health insurance through the state Exchanges.
- Insurance companies won’t be able to discriminate against anyone.
- Insurance companies won’t be able to impose annual limits on your plan.
- Employers will be required to provide insurance to their employees or pay a penalty. If your employer declines to provide you with insurance, you can purchase a plan through the Exchange.
- You may be eligible to receive subsidies to help you purchase insurance. Visit <http://healthcare.ca.gov> to see if you qualify for subsidies or Medi-Cal benefits.